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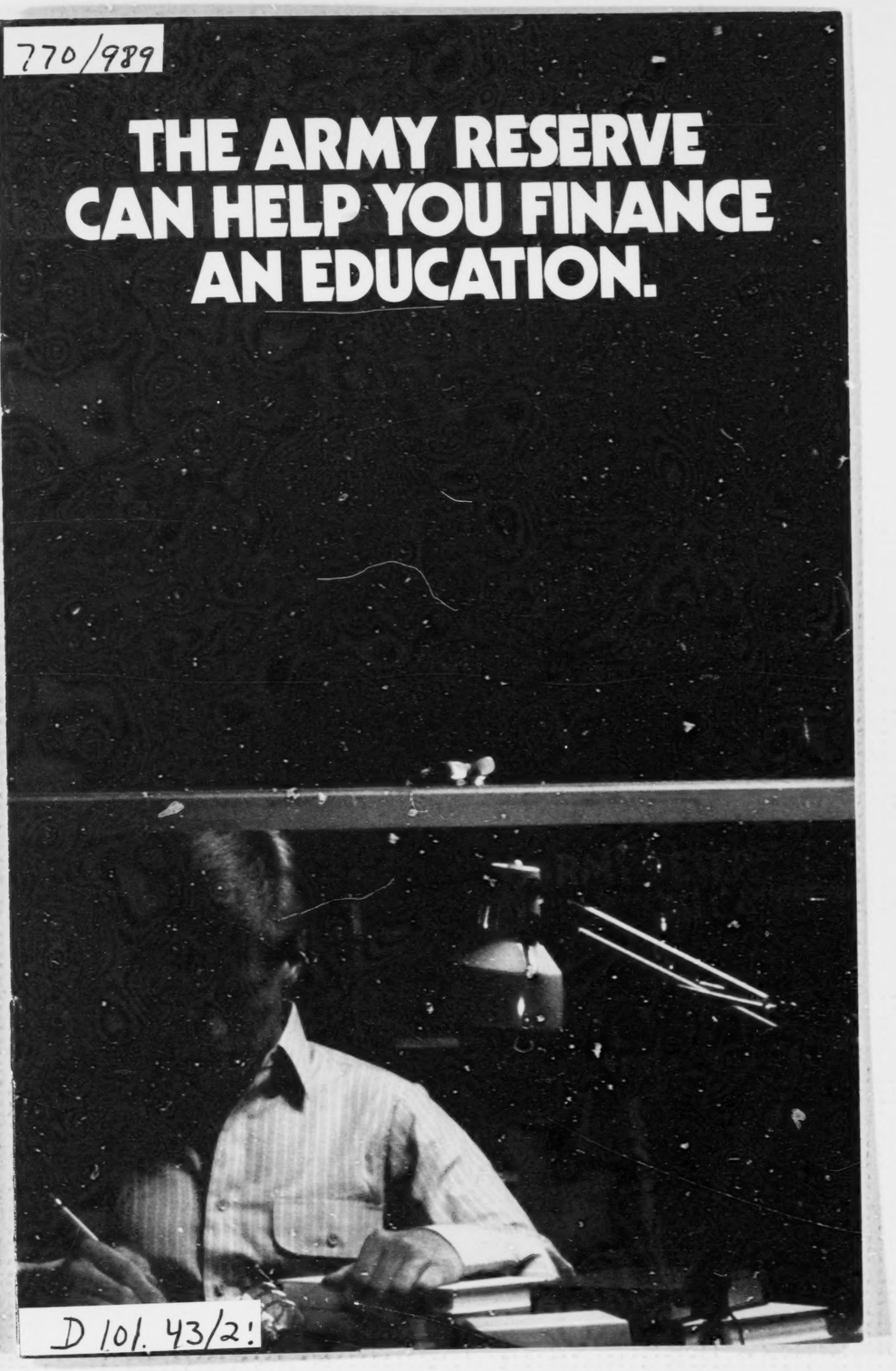
THE ARMY RESERVE CAN HELP YOU FINANCE AN EDUCATION.



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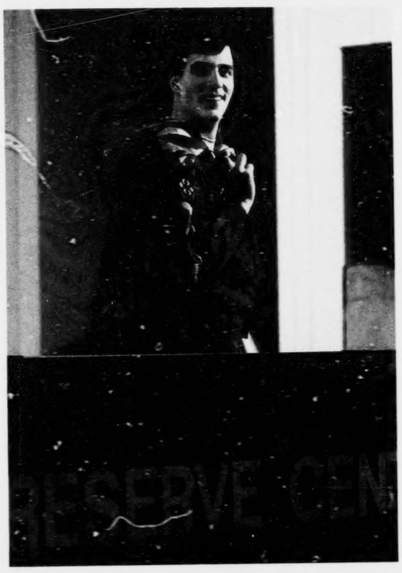
MEETING THE HIGH COST OF EDUCATION.

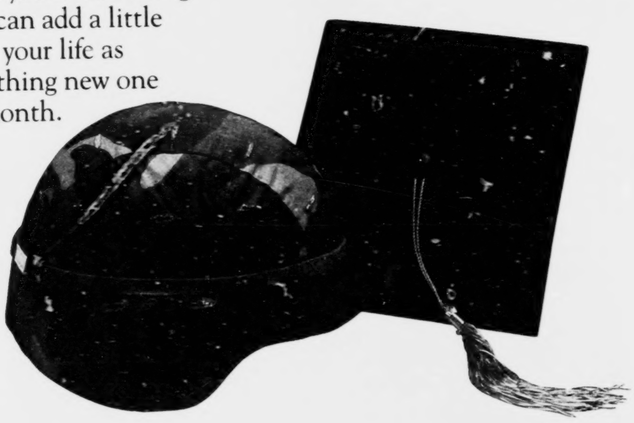
When you think about higher education, chances are you also think about the substantial cost of that education and how to manage those expenses.

The Army Reserve firmly believes in the importance of higher education and is ready to help young men and women, like yourself, pursue their education in a number of ways.

Whether you're thinking about going to college, are currently enrolled, or are paying off a student loan, the Army Reserve has financial aid programs that can help. In addition, the Reserve offers you a part-time salary and benefits that can help you meet some of those college costs.



And while you're attending college, you can add a little adventure to your life as you try something new one weekend a month.



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FINANCIAL AID FOR EDUCATION.

The Montgomery GI Bill
Students who serve part-time in the Army Reserve are eligible for educational benefits under the Montgomery GI Bill. If you

qualify, you can receive up to $5,040 for college, while you're attending classes.

If you're enrolled at a VA-approved post-secondary institution, you can qualify to receive educational assistance of $140 per month, for each month you're a full-time student, up to a maximum of $5,040.

Students attending school three-quarters time may qualify to receive $105 per month, for each month they attend classes. Those enrolled one-half time are eligible for $70 per month for college.

Those monthly payments can really help with expenses, and that's just the beginning.

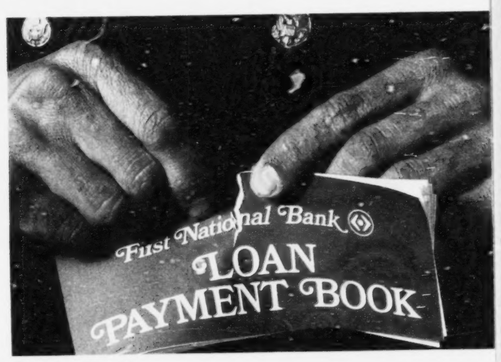
Tuition Assistance
The Army Reserve also provides a tuition assistance program for Reservists who are attending college. If you qualify and complete required training, you may be eligible to receive up to 75 percent of your tuition, for approved college courses.

That can go a long way toward cutting tuition costs down to size.

Loan Repayment
If you have a qualifying student loan to pay off that was issued after October 1, 1975, and the loan is not in default, the Army Reserve can help you repay some or all of what you owe.

Here's how it works. For each year you serve in the Army Reserve, 15 percent of your debt or $500, whichever is greater, is repaid. So if you serve a standard six-year enlistment, a good part of your student loan could be paid off, up to a maximum of $10,000. Selected specialties have a maximum not to exceed $20,000.

That means that while you're collecting a salary at a full-time civilian job and earning an extra income by serving your country part-time, you can be paying back your student loan.



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RESERVE SERVICE HELPS YOU HANDLE EXPENSES.

Part-time Income
Whether you attend college full- or part-time, there's tuition to pay, as well as books, lab fees, transportation and other

related expenses.

That's when your Army Reserve salary really pays off. It's a steady source of income you can rely on. It adds up to more than $13,500 over a standard six-year enlistment, assuming satisfactory performance and normal promotions. This is your pay for the usual two days of service each month and two weeks of Annual Training.

Use this income to pay college expenses, bills, or whatever you like.

Bonuses
There's another way you can qualify for money while you're going to college and serving in the Army Reserve.

The Army Reserve offers enlistment bonuses of up to $2,000.

If you choose a unit or specialty which qualifies for a bonus, you receive half of the bonus when you complete your initial training, and the balance over the next six years.

You can use it for your education, or to buy something you've been putting off while you're going to school.

Simultaneous Membership Program (SMP)
In addition to the steady income you can earn from Reserve service and the financial help you may receive from other Reserve programs, there's another way you can earn an additional $1,000 a year for college.

It's called the Simultaneous Membership Program (SMP), and it allows you to serve in the Army Reserve and the Army Reserve Officers' Training Corps (ROTC), while you're in college. In your junior and senior years, you'll be paid $100 per month for completing the ROTC Advanced Course. You'll still collect your Reserve pay, and when you successfully complete the ROTC program, you'll receive a commission as a second lieutenant, which brings an increase in pay and responsibility.

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RESERVE BENEFITS THAT HELP IN OTHER WAYS.

While you're attending college and preparing for a career, Army Reserve benefits can help pay for

your education. At the same time, you can benefit from Reserve service in other ways.

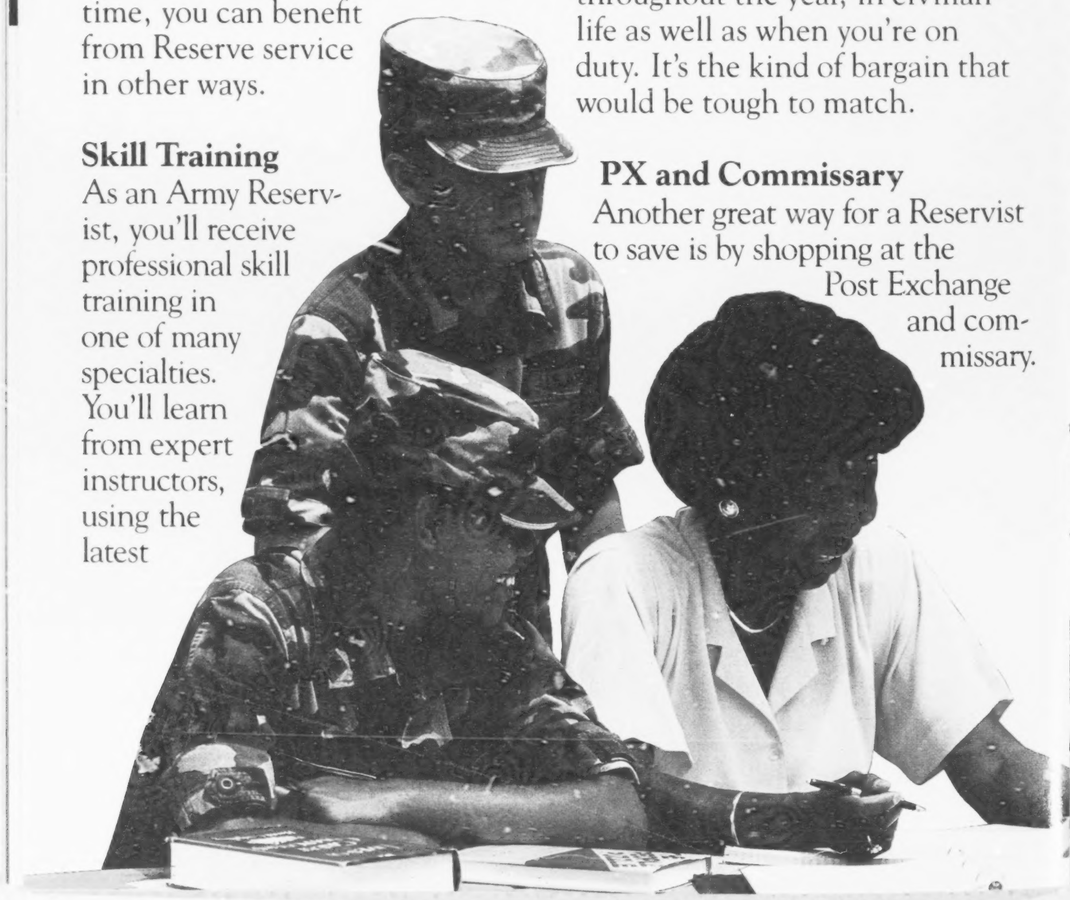
Skill Training
As an Army Reservist, you'll receive professional skill training in one of many specialties. You'll learn from expert instructors, using the latest equipment available. And you'll get hands-on experience and learn what it means to be part of a team, getting a job done.

Whether or not you use your Reserve skill in civilian life, you'll have gained practical experience which will stay with you, whatever you do.

Low-cost Life Insurance
As an Army Reservist, you'll be eligible to purchase life insurance at one of the best rates anywhere.

For a low monthly premium of $4.00, you can purchase $50,000 of life insurance which covers you throughout the year, in civilian life as well as when you're on duty. It's the kind of bargain that would be tough to match.

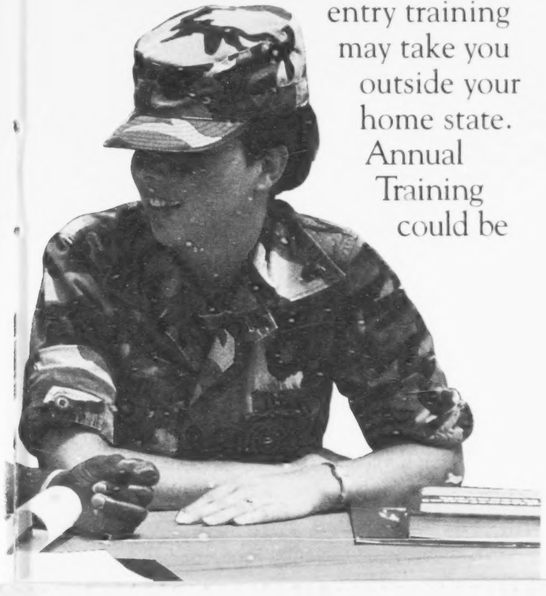
PX and Commissary
Another great way for a Reservist to save is by shopping at the Post Exchange and commissary.



Reservists and their spouses are entitled to one day of PX shopping for each four-hour drill period they serve, and at least 14 days of military commissary shopping. The latter entitlement is earned through participation in Annual Training.

Commissary and PX shopping can mean savings on a wide range of products for you and your family.

Travel
Army Reserve service provides opportunities to travel to other parts of the US and, sometimes, to locations overseas. Your initial entry training may take you outside your home state. Annual Training could be conducted at a military installation anywhere in the US, and for some units, overseas. Reservists can fly free on certain military aircraft, within the US or Puerto Rico, on a space-available basis.



Other Valuable Benefits
The value of some Reserve benefits may not be easy to measure. These intangibles can be just as valuable as the benefits with a dollar amount attached, maybe more.

You'll have a chance to meet all kinds of people in the Reserve, some of whom might be

able to help you with your civilian job or career.

Some of the people you meet will become good friends. You'll find you have a lot in common, sharing similar goals and ideals. You may get together in your off-duty hours, or just enjoy serving together, putting some adventure in your lives, one weekend a month. Feeling a special kind of pride in serving your country and helping to keep it strong.

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FIND OUT MORE ABOUT RESERVE EDUCATIONAL BENEFITS.

The Army Reserve provides practical alternatives to conventional financing, which may be just what you need to help make those college expenses more manageable. Talk to your local Army Reserve Recruiter for details.

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NOTE: Information in this publication is subject to change.
See your local Army Reserve Recruiter for the latest information.

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